| | Rate of interst % pa |
|---|---|
| 2. Educational advances | |
| (a) Indigent students for purpose of higher education in India | Not less than Bank rate |
| (b) Other educational advances | 14.00–15.50 |
| 3. All other advances | Not exceeding 16.50 |
| **III. Term Loans:** | |
| 1. Small Scale Industries units as in the then new definition of SSI | |
| | Not exceeding |
| (a) Backward areas | 13.50 |
| (b) Other areas | 13.50 (Fixed) |
| All other term loans | Not exceeding 15.00 |
| 2. **As at Present** | |
| As on date interest rates on advances are determined on the size of the advances as under :— | |
| (a) Upto and inclusive of Rs. 25,000/- | 14.50 |
| (b) Above Rs. 25,000 and upto Rs. 2.00 lakhs | 15.00 (Fixed) |
| (c) Over Rs. 2.00 lakhs | 15.00 (Minimum) |

However, in case of loan for retail trade, loans for purchase of consumer durables, loan to individuals against shares and debenture, bond and personal loans, banks are free to determine the rates of interest not below the rates indicated above.

## HANDING OVER OF BADARPUR PLANT TO NPTC

*273. SHRI V. GOPALSAMY : Will the Minister of POWER be pleased to state :

(a) what is the amount due from Delhi Electricity Supply Undertaking to Badarpur Thermal Plant as on date;

(b) what steps are being taken to collect these dues;

(c) whether there is any proposal to hand over the plant to NPTC;

(d) if so, what are the reasons for this proposal; and

(e) by when this proposal will be implemented

THE MINISTER OF POWER (SHRI N.K.P. SALVE) : (a) A amount of about Rs. 3067 crores including surcharge is outstanding against DESU towards Badarpur dues as on 1-12-1993.

(b) Government has been constantly following up the matter with Delhi Administration|DESU. DESU has recently revised its tariffs to increase its revenues.

(c) No, Sir.

(d) and (e) Do not arise.